

**Information to identify the case:**

Debtor 1	<b>Patricia Rosalie Page</b>	Social Security number or ITIN	<b>xxx-xx-7379</b>
	First Name Middle Name Last Name	EIN	__-_____-
Debtor 2		Social Security number or ITIN	_____
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-_____-
United States Bankruptcy Court District of Utah		Date case filed for chapter 13: <b>1/9/25</b>	
Case number: <b>25-20119 PH</b>			

**Official Form 309I**

**Notice of Chapter 13 Bankruptcy Case**

10/20

**For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.**

**This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.**

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at <https://pacer.uscourts.gov>). Case status information is available at no charge by calling the Voice Case Information System (VCIS) at 1-866-222-8029.

**The staff of the bankruptcy clerk's office cannot give legal advice.**

**To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.**

**Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.**

	About Debtor 1:	About Debtor 2:
<b>1. Debtor's full name</b>	Patricia Rosalie Page	
<b>2. All other names used in the last 8 years</b>	aka Patricia R Page, aka Patricia Page, aka Patricia Espinoza Page	
<b>3. Address</b>	6389 W Lake Ave South Jordan, UT 84009	
<b>4. Debtor's attorney</b> Name and address	Andrew T. Curtis Lincoln Law 921 West Center Street Orem, UT 84057	Contact phone (801) 224-8282  Email: <a href="mailto:lincolnlaw.orem.atc@gmail.com">lincolnlaw.orem.atc@gmail.com</a>
<b>5. Bankruptcy trustee</b> Name and address	Lon Jenkins tr Ch. 13 Trustee's Office 465 South 400 East Suite 200 Salt Lake City, UT 84111	Contact phone 801-596-2884  Email: <a href="mailto:utahtrusteemail@ch13ut.org">utahtrusteemail@ch13ut.org</a>
<b>6. Bankruptcy clerk's office</b> Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at <a href="https://pacer.uscourts.gov">https://pacer.uscourts.gov</a> .	United States Bankruptcy Court District of Utah 350 South Main #301 Salt Lake City, UT 84101  Clerk of Court: David A. Sime	Hours open: 8:00 AM to 4:30 PM, Monday – Friday  Contact phone: (801) 524-6687  Website: <a href="http://www.utb.uscourts.gov">www.utb.uscourts.gov</a>

<p><b>7. Meeting of creditors</b> Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.</p>	<p>The meeting may be continued or adjourned to a later date.  All individual debtor(s) must provide picture identification and proof of social security number to the trustee. Failure to do so may result in your case being dismissed.</p>	<p>Meeting to be held on: <b>Feb. 14, 2025 at 10:00 AM</b>  Location: <b>Zoom video meeting. Go to Zoom.us/join, Enter Meeting ID 437 037 6107, and Passcode 3375693596, OR call 1-385-832-9074</b></p>
<p><b>For additional meeting information go to <a href="https://www.justice.gov/ust/moc">https://www.justice.gov/ust/moc</a></b></p>		
<p><b>8. Deadlines</b> The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.</p>	<p><b>Deadline to file a complaint to challenge dischargeability of certain debts:</b> <b>You must file:</b></p> <ul style="list-style-type: none"> <li>a motion if you assert that the debtors are not entitled to receive a discharge under U.S.C. § 1328(f), or</li> <li>a complaint if you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4).</li> </ul> <p><b>Deadline for all creditors to file a proof of claim (except governmental units):</b> <b>Deadline for governmental units to file a proof of claim:</b></p> <hr/> <p><b>Deadlines for filing proof of claim:</b> A proof of claim is a signed statement describing a creditor's claim. A proof of claim form may be obtained at <a href="http://www.uscourts.gov">www.uscourts.gov</a> or any bankruptcy clerk's office. If you do not file a proof of claim by the deadline, you might not be paid on your claim. To be paid, you must file a proof of claim even if your claim is listed in the schedules that the debtor filed. Secured creditors retain rights in their collateral regardless of whether they file a proof of claim. Filing a proof of claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a proof of claim may surrender important nonmonetary rights, including the right to a jury trial.</p> <hr/> <p><b>Deadline to object to exemptions:</b> The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.</p>	<p><b>Filing deadline: 4/15/25</b>  <b>Filing deadline: 3/20/25</b> <b>Filing deadline: 7/8/25</b></p> <hr/> <p><b>Filing deadline:</b> 30 days after the <i>conclusion</i> of the meeting of creditors</p>
<p><b>9. Filing of plan and confirmation hearing on docket</b>  <b>Objections to Confirmation</b></p>	<p>The debtor has filed a plan. The hearing on confirmation will be held on: <b>3/25/25 at 10:30 AM</b> Location: <b>This meeting is by Zoom. Go to, ZoomGov.com/join or call 1+(669)254-5252, Enter Meeting ID 161 4747 8650, Passcode 9671833</b>  Objections to confirmation must be filed and served no later than 7 days before the date set for confirmation. If there are no timely filed objections to confirmation pending or if all objections to confirmation are resolved by a court order or a stipulation signed by the debtor, the trustee and the objecting party, a plan may be confirmed without objection, and the hearing stricken.</p>	
<p><b>10. Creditors with a foreign address</b></p>	<p>If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadline in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.</p>	
<p><b>11. Filing a chapter 13 bankruptcy case</b></p>	<p>Chapter 13 allows an individual with regular income and debts below a specified amount to adjust debts according to a plan. A plan is not effective unless the court confirms it. You may object to confirmation of the plan and appear at the confirmation hearing. A copy of the plan, if not enclosed, will be sent to you later, and if the confirmation hearing is not indicated on this notice, you will be sent notice of the confirmation hearing. The debtor will remain in possession of the property and may continue to operate the business, if any, unless the court orders otherwise.</p>	
<p><b>12. Exempt property</b></p>	<p>The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors, even if the case is converted to chapter 7. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at <a href="https://pacer.uscourts.gov">https://pacer.uscourts.gov</a>. If you believe that the law does not authorize an exemption that debtors claimed, you may file an objection by the deadline.</p>	
<p><b>13. Discharge of debts</b></p>	<p>Confirmation of a chapter 13 plan may result in a discharge of debts, which may include all or part of a debt. However, unless the court orders otherwise, the debts will not be discharged until all payments under the plan are made. A discharge means that creditors may never try to collect the debt from the debtors personally except as provided in the plan. If you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4), you must file a complaint and pay the filing fee in the bankruptcy clerk's office by the deadline. If you believe that the debtors are not entitled to a discharge of any of their debts under 11 U.S.C. § 1328(f), you must file a motion by the deadline.</p>	

In re:  
Patricia Rosalie Page  
Debtor

Case No. 25-20119-PH  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 1088-2  
Date Rcvd: Jan 15, 2025

User: admin  
Form ID: 3091

Page 1 of 2  
Total Noticed: 12

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 17, 2025:

Recip ID	Recipient Name and Address
db	+ Patricia Rosalie Page, 6389 W Lake Ave, South Jordan, UT 84009-1350
12579877	+ Amanda Serrano, 6389 West Lake Avenue, South Jordan, UT 84009-1350
12579881	+ JL Plaza FB Investors LLC, 2 Seaport Lane, c/o AEW 15th Floor, Boston, MA 02210-2001
12579882	+ Paul Serrano, 6389 West Lake Avenue, South Jordan, UT 84009-1350
12579883	+ Ryan Hancey, KESLER & RUST, 68 S Main St, Salt Lake City, UT 84101-1502

TOTAL: 5

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
aty	Email/Text: lincolnlaw.orem.atc@gmail.com	Jan 15 2025 23:41:00	Andrew T. Curtis, Lincoln Law, 921 West Center Street, Orem, UT 84057
tr	+ Email/Text: bnc@ch13ut.org	Jan 15 2025 23:42:00	Lon Jenkins tr, Ch. 13 Trustee's Office, 465 South 400 East, Suite 200, Salt Lake City, UT 84111-3345
12579878	+ Email/Text: e-bankruptcy@americafirst.com	Jan 15 2025 23:42:00	America First Credit Union, 1344 West 4675 South, Riverdale, UT 84405-3690
12579879	+ EDI: WFNNB.COM	Jan 16 2025 04:32:00	Comenitycb/Ulta Mc, PO Box 182120, Columbus, OH 43218-2120
12579880	EDI: IRS.COM	Jan 16 2025 04:32:00	Internal Revenue Service, Centralized Insolvency Operations, P.O. Box 7346, Philadelphia, PA 19101-7346
12579884	+ EDI: SYNC	Jan 16 2025 04:26:00	Syncb/Jc Penney Dc, PO Box 965007, Orlando, FL 32896-5007
12579885	EDI: UTAHTAXCOMM.COM	Jan 16 2025 04:32:00	Utah State Tax Commission, Taxpayer Services Division, 210 N 1950 W, Salt Lake City, UT 84134-3340

TOTAL: 7

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the

District/off: 1088-2

User: admin

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Date Rcvd: Jan 15, 2025

Form ID: 309I

Total Noticed: 12

**complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jan 17, 2025

Signature: /s/Gustava Winters

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## CM/ECF NOTICE OF ELECTRONIC FILING

**The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 9, 2025 at the address(es) listed below:**

Name	Email Address
Andrew T. Curtis	on behalf of Debtor Patricia Rosalie Page lincolnlaw.orem.atc@gmail.com ecf.ut.t6@sitekitmail.com;ecf.ut.t7@sitekitmail.com;ecf.ut.t8@sitekitmail.com;andrewcurtis.ut.bdcf@freelooks.counselkit.com;andrewcurtis.ut.8130@freelooks.counselkit.com;ck.freelooks+ut+atc@gmail.com
Lon Jenkins tr	ecfmail@ch13ut.org lneebling@ch13ut.org
United States Trustee	USTPRegion19.SK.ECF@usdoj.gov

TOTAL: 3